

UNITED STATES BANKRUPTCY COURT
District of Utah

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 2/19/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. Creditors — Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kyle Bake
2892 South Impalla Circle
West Valley City, UT 84128

Case Number:
14-21445 WTT

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-6851

Attorney for Debtor(s) (name and address):

Kyle Bake
2892 South Impalla Circle
West Valley City, UT 84128
Telephone number: 801-232-0515

Bankruptcy Trustee (name and address):

Mary M. Hunt tr
Dorsey & Whitney
136 S. Main Street
Suite 1000
Salt Lake City, UT 84101
Telephone number: (801) 933-7360

Meeting of Creditors

Date: **March 27, 2014**

Time: **10:00 am**

Location: **405 South Main Street, Suite 250, Salt Lake City, UT 84111**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 5/27/14

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

350 South Main #301
Salt Lake City, UT 84101
Telephone number: (801) 524-6687

For the Court:

Clerk of the Bankruptcy Court:
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 2/26/14

Online Information

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-866-222-8029 #85 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.10/page fee. An account is required. Visit our homepage at www.utb.uscourts.gov for details.

EXPLANATIONS

FORM RAB9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Local Rules 1007–1, 2003–1(a)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Appointment of Interim Trustee	The person designated as Bankruptcy Trustee on the front side of this form has been selected as Interim Trustee of the estate of the captioned debtor(s) and the trustee's previously-filed blanket bond is approved. Unless another trustee is elected at the meeting of creditors, the trustee shall serve without further appointment or qualification. The trustee is deemed to have accepted the appointment, unless the trustee notifies the Court and the U.S. Trustee in writing of any rejection within seven days after receipt of notice of selection.
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of Utah

In re:
 Kyle Bake
 Debtor

Case No. 14-21445-WTT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2

User: ma
 Form ID: rab9a

Page 1 of 1
 Total Noticed: 22

Date Rcvd: Feb 26, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2014.

db +Kyle Bake, 2892 South Impalla Circle, West Valley City, UT 84128-1193
 9213651 +AMERICA FIRST, PO BOX 9199, OGDEN, UT 84409-0199
 9213667 +BONNEVILLE COLLECTIONS, 431 RIVER PARKWAY, IDAHO FALLS, ID 83402-3314
 9213666 CHASE, 3029 S 5655 W, WEST VALLEY CITY, UT 84120
 9213655 +CHECK CITY, PO BOX 970028, OREM, UT 84097-0028
 9213657 +COMCAST, 4650 S 3740 W, SALT LAKE CITY, UT 84120-5505
 9213670 +EMI HEALTH, 852 E ARROWHEAD LANE, MURRAY, UT 84107-5211
 9213660 ++INTERMOUNTAIN HEALTHCARE, PO BOX 27808, SALT LAKE CITY UT 84127-0808
 (address filed with court: IHC, 4646 LAKE PARK BLVD, SALT LAKE CITY, UT 84120-8212)
 9213672 +JCC ADD ASS., PO BOX 519, SAUK RAPIDS, MN 56379-0519
 9213671 +MOUNTAIN WEST MEDICAL, 2055 N MAIN ST, TOOELE, UT 84074-9819
 9213668 +PROGRESSIVE, PO BOX 31260, TAMP, FL 33631-3260
 9213662 +QUESTAR GAS, PO BOX 4533, SALT LAKE CITY, UT 84110-4533
 9213663 +RC WILLEY, 2301 S 300 W, SALT LAKE CITY, UT 84115-2516
 9213664 +ROCKY MOUNTAIN POWER CO, 201 S MAIN ST STE 2300, SALT LAKE CITY, UT 84111-2269
 9213669 +SALT LAKE COUNTY, 3415 S 900 W, SALT LAKE CITY, UT 84119-4103
 9213673 +SELECT HEALTH, PO BOX 30192, SALT LAKE CITY, UT 84130-0192
 9213665 +UTAH CENTRAL/HERITAGE WEST CU, 4090 S 4800 W, WEST VALLEY CITY, UT 84120-4537

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BMMHUNT.COM Feb 27 2014 01:08:00 Mary M. Hunt tr, Dorsey & Whitney,
 136 S. Main Street, Suite 1000, Salt Lake City, UT 84101-1685
 9213652 +EDI: CAPITALONE.COM Feb 27 2014 01:08:00 CAPITAL ONE BANK USA, PO BOX 30281,
 SALT LAKE CITY, UT 84130-0281
 9213654 +E-mail/Text: cswelch@chartway.com Feb 27 2014 01:41:12 CHARTWAY FEDERAL CU, 160 NEWTON RD,
 VIRGINIA BEACH, VA 23462-2415
 9213658 +EDI: RCSFNBMARIN.COM Feb 27 2014 01:08:00 CREDIT ONE BANK, PO BOX 98875,
 LAS VEGAS, NV 89193-8875
 9213659 +E-mail/Text: bankruptcy@expressrecovery.com Feb 27 2014 01:40:26 EXPRESS RECOVERY,
 2790 S DECKER LAKE DR, SALT LAKE CITY, UT 84119-2057

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

9213653 CASH USA
 9213656 CHECK SMART
 9213661 TOOELE MEDICAL HOSPITAL, PAY PAL/ EBAY

TOTALS: 3, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 19, 2014 at the address(es) listed below:

Mary M. Hunt tr hunttrustee@gmail.com, hunt.peggy@dorsey.com;UT18@ecfcbis.com
 United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 2